

Information to identify the case:

Debtor 1	<u>George E. Hollander Jr.</u>	Social Security number or ITIN	xxx-xx-5934
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21132-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George E. Hollander Jr.

8/2/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 George E. Hollander, Jr.
 Debtor

Case No. 17-21132-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db #+George E. Hollander, Jr., 299 Clare Drive, Canonsburg, PA 15317-5229
 14387784 +Bank of America NA, c/o Michael Clark, Esq., KML Law Group, 701 Market Street, Philadelphia, PA 19106-1538
 14387789 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas, P.O. Box 742537, Cincinnati, OH 45274)
 14387790 +Deutsche Bank Trust Company Americas, c/o Francis Hallinin, Esq., 1617 JFK Blvd., Suite 1400, Philadelphia, PA 19103-1814
 14387791 +Deutsche Bank Trust Company Americas, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14387793 +HSBC, P.O. Box 60501, City of Industry, CA 91716-0501
 14387795 +PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
 14387796 +PA-American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
 14387797 +Portfolio Recovery Associates, LLC, c/o Blatt Hasenmiller, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QPJWILSON.COM Aug 03 2017 01:18:00 Pamela J. Wilson, 810 Vermont Avenue, Pittsburgh, PA 15234-1222
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2017 01:24:20 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14387785 +EDI: BANKAMER.COM Aug 03 2017 01:18:00 Bank Of America, NA, 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100
 14387786 +EDI: TSYS2.COM Aug 03 2017 01:18:00 Barclays Bank Delaware / US Airways, Po Box 8803, Wilmington, DE 19899-8803
 14387787 +EDI: HFC.COM Aug 03 2017 01:18:00 Beneficial, P.O. Box 5233, Carol Stream, IL 60197-5233
 14387788 +EDI: CHASE.COM Aug 03 2017 01:18:00 Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298
 14387792 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 03 2017 01:25:13 Duquesne Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 14387794 +EDI: HFC.COM Aug 03 2017 01:18:00 HSBC, P.O. Box 5250, Carol Stream, IL 60197-5250
 14395632 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 03 2017 01:24:20 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Duquesne Light Company

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 18

Date Rcvd: Aug 02, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

David A. Rice on behalf of Debtor George E. Hollander, Jr. ricelaw1@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5